

FIG. 1

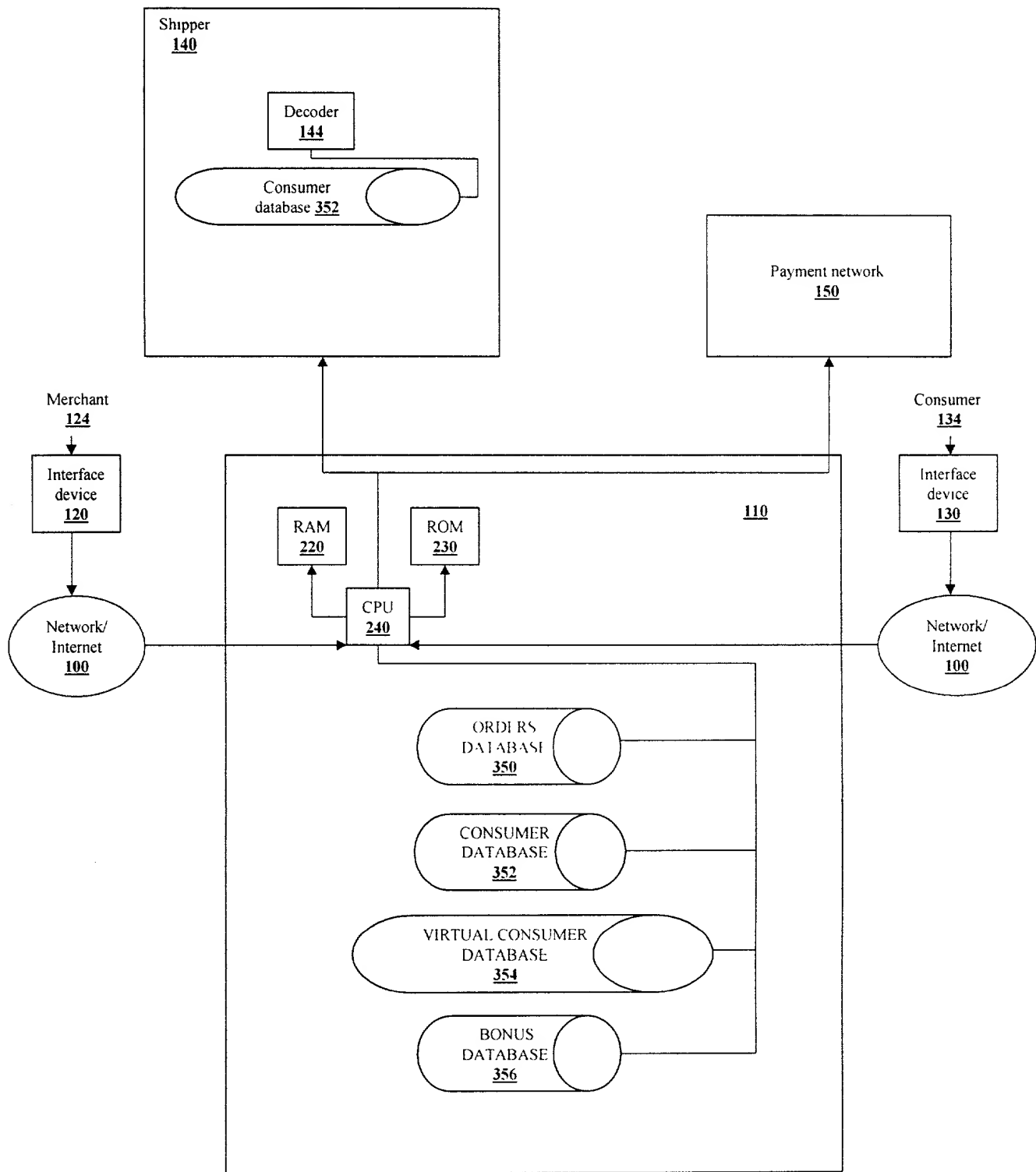


Fig. 1

Fig. 2: Consumer Database

| Consumer ID | Consumer Name | E-mail Address | Physical Address | Encrypted Password | Payment Account Information | Bonuses Owned | Site Points Owned | Additional Personal Information |
|-------------|---------------|------------------|--|--------------------|------------------------------------|---------------|-------------------|---------------------------------|
| 37890 | J. Smith | JSmith@yahoo.com | 345 Park Ave. New York, NY 12345 | A39j76r | 1234 5678 9875 2345 exp. 3/2003 | 154890 | 375 | Lawyer |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Fig. 3: Bonus Database

| Bonus ID | Merchant | Description | Point Value | Owner | Link |
|----------|----------------|--|-------------|-------|-------------------------------|
| 154890 | Barnes & Noble | \$15 discount on purchase over \$100 | 30 | 37890 | |
| 154891 | Land's End | Free shipping on next order | 40 | USED | |
| 154892 | Netgrocer | 10% discount on next order under \$100 | 20 | | www.netgrocer.com/coupon1275/ |
| | | | | | |

Fig. 4: Order Database

| Order ID | Merchant | Date | Amount | Bonus awarded | Bonus used | Virtual Consumer | Actual Consumer |
|----------|----------|-----------|--------|---------------|------------|------------------|-----------------|
| 125908 | Dell | 8/31/2000 | \$2134 | 78456 | | 255 | 189547 |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Fig. 5: Virtual Consumer Database

| Virtual Consumer ID | Shipping address | Payment Account Information |
|---------------------|--|------------------------------------|
| 234 | Aggregation Site, Inc. PO Box 475 St. Paul, MN 12345 | 1234 9874 2347 2399 exp. 4/2001 |
| | | |
| | | |
| | | |

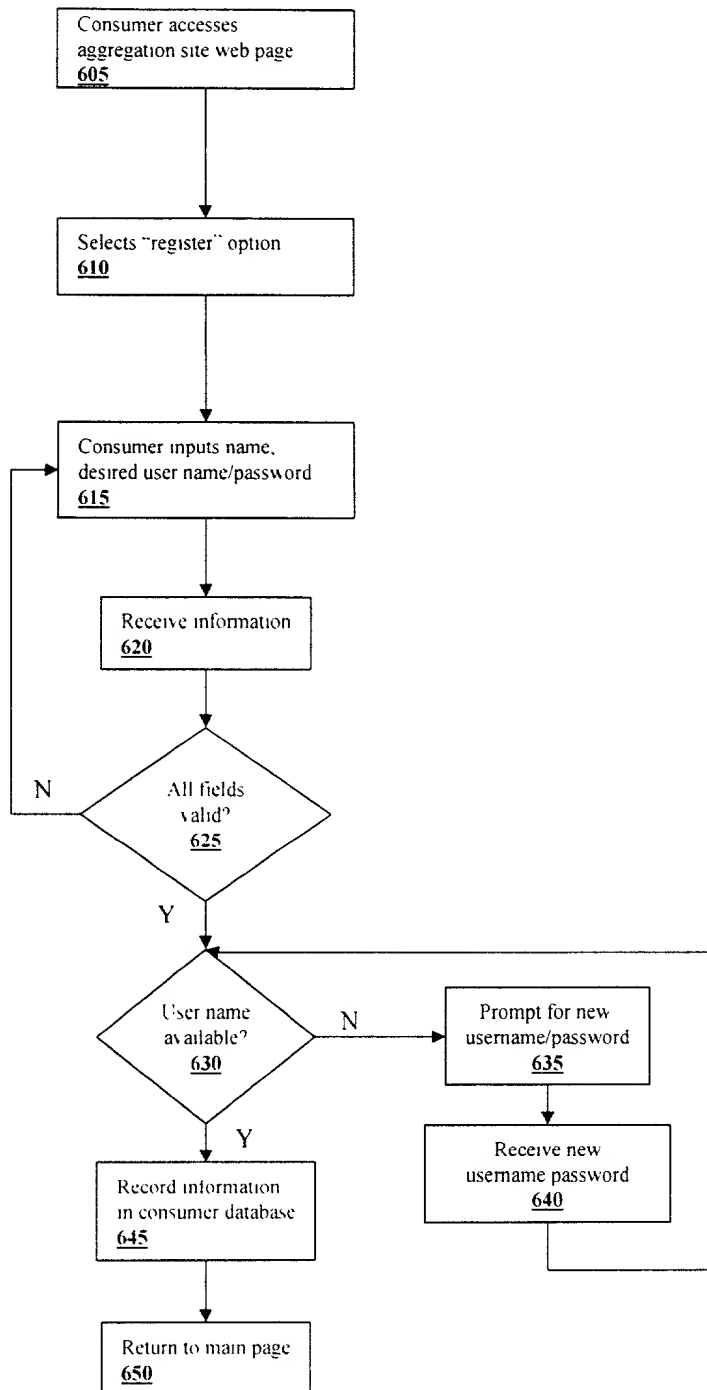


Fig. 6

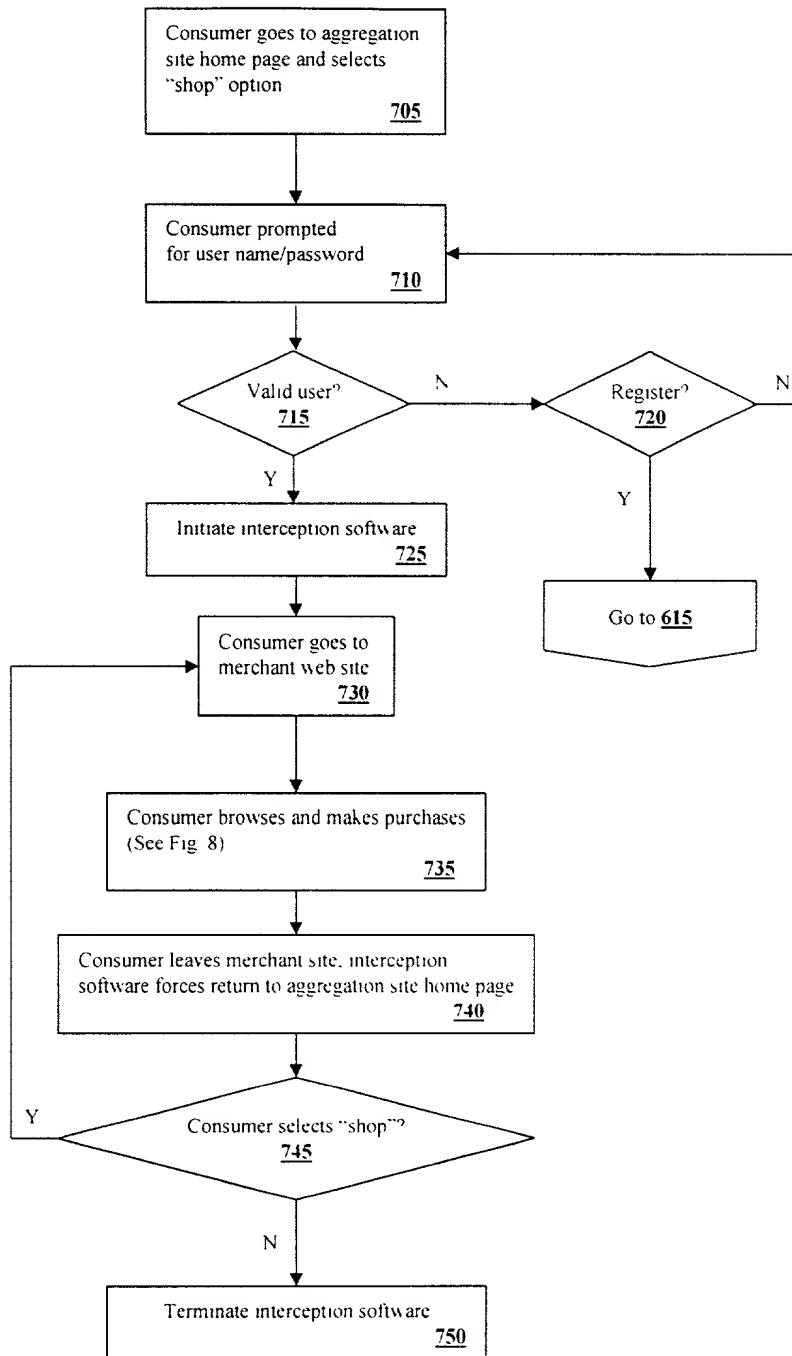


Fig. 7

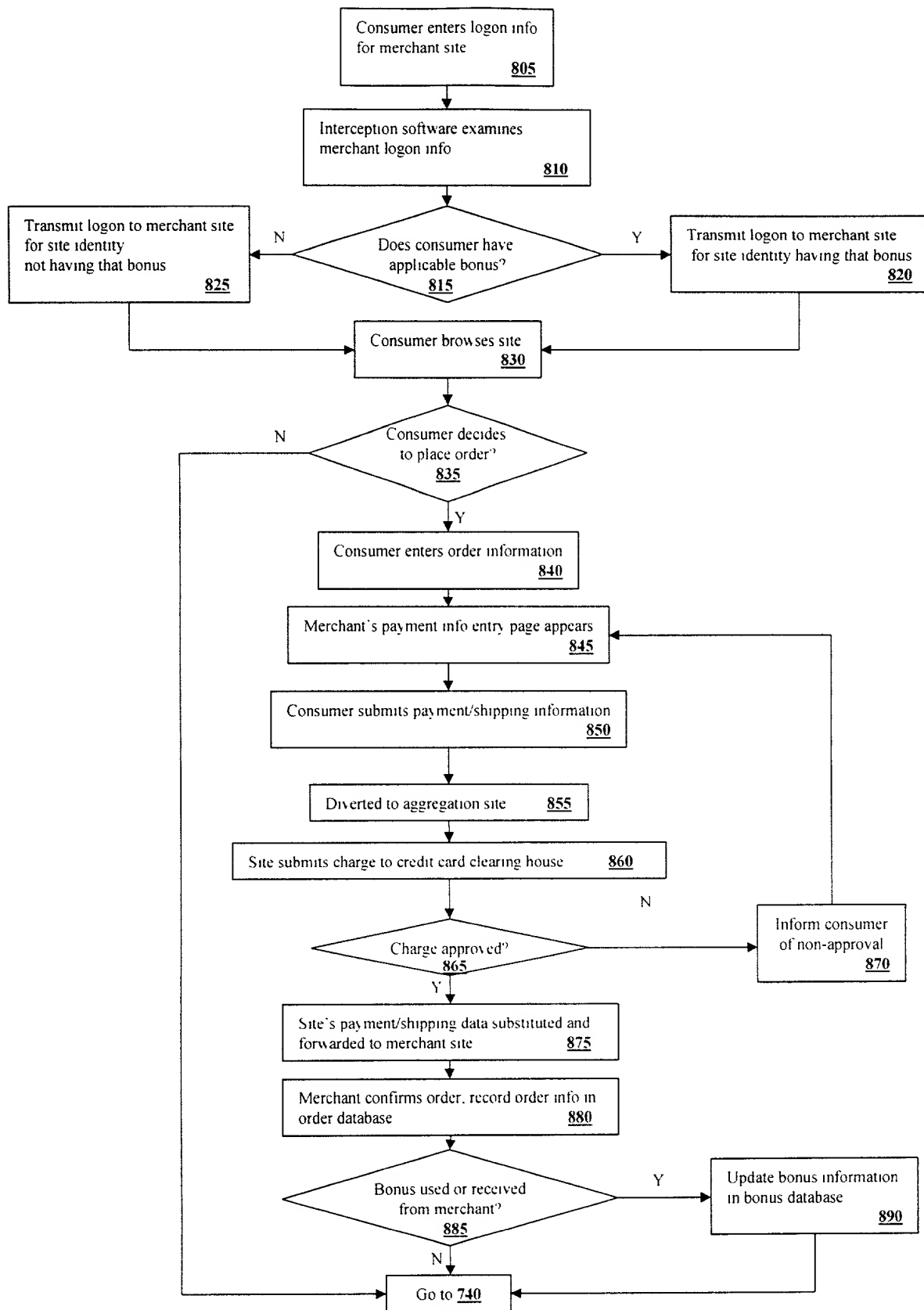


Fig. 8

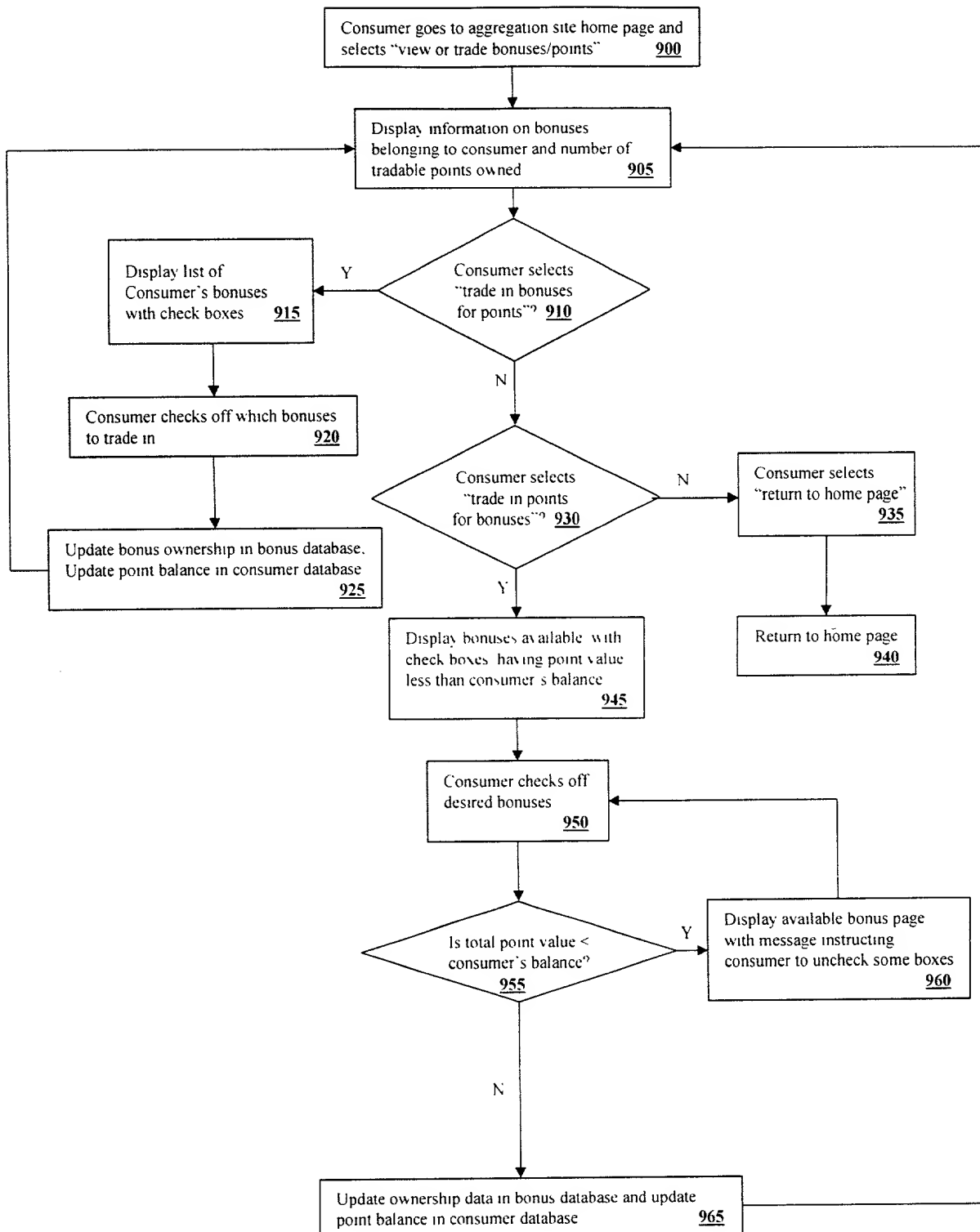


Fig. 9